

IN THE UNITED STATES COURT OF APPEALS FOR THE FOUTH CIRCUIT

)))))))))))))))))))))))))))))))
Ralph Leon Hayes, Pro-Se)
Petitioner,)
Vs.) No.: 23-1962
Fay Servicing, LLC, et al.)
US Bank Trust, N.A. as Trustee for LSF9, et al.)
Respondent(s))
)))

**FROM THE U.S. DISTRICT COURT FOR THE WESTERN DISTRICT OF VIRGINIA –
LYNCHBURG DIVISION**

6:22-cv-00040-RSB

PETITION COURT TO ORDER CEASE FORECLOSURE SALE

Petitioner petitions this court to enter an Order to the Defendant(s) foreclosure firm to cease foreclosure sale on December 14, 2023 and future sales until all appeals has been entered final in this Fraudulent loan that was rescinded on December 12, 2005 making loan void at initio and Loss Mitigation under Virginia states “Once the servicer receives a complete loss mitigation from the borrower, it must evaluate the application, inform the borrower of the outcome, *and wait for any appeal period to expire before starting the foreclosure process allowed under Virginia law.*”

The Court has received affidavits from both the Petitioner and Spouse regarding this matter that they did NOT sign loan documents but rescinded loan on December 12, 2005 and December 13, 2005 respectively. Respondents has failed provided any affidavit from Linda Bates, Notary, confirming her job as Notary, Settlement Agent, Closer and changing dates from the 9th to the 8th, nor have the Respondents submit an affidavit in why did the loan fund on December 14, 2005 (illegal), why did it take until January 2007 to file Deed / Note (giving enough time to forged documents); when did the Satisfaction of Deed / Note filed in Bedford County Courthouse Land Records February 2012 and why did Fay Servicing, LLC mail Welcome Package to the incorrect address, January 2021, after the

statute of limitations in Virginia for mortgage loans is five (5) years, expired February 2017, illegal practices?

The originator United Mortgage Lenders per the SCC of Virginia Bureau of Financial Institutions license to service loans in Virginia Expired December 2006. One month later HSBC Mortgage Services filed a Deed in Bedford County Land Records January 2007 which is totally different than the 'certified deed' from United Mortgage Services.

Servicer HSBC Mortgage Services per the SCC of Virginia Bureau of Financial Institutions license to service loans in Virginia Expired September 2017 after being sued by the U.S. States of America and Commonwealth of Virginia for illegal loan practices.

Fay Servicing LLC has been cited by the Consumer Financial Protection Bureau (CFPB) for illegal Loss Mitigation practices and as this Court has seen is still conducting those practices regarding Appellant Loss Mitigation application(s) submitted since June 2021 to the letter. Never filed W4 to Internal Revenue Service, never reported Appellant loan to any of the major credit bureaus, is a debt collector, violating the "automatic stay" if this foreclosure sale goes through on December 14, 2023.

Allowing Petitioner time to proceed to file his Appellant Brief to the, U.S. District Court for the Western District of Virginia - Lynchburg Division due by December 27, 2023 for Case No. 6:23-cv-00049-RSB automatic stay under CH 13 protection according to the enclosed "Notice" dated December 6, 2023. Also Petitioner has Case No. 6:23-cv-00064-RSB; 6:23-cv-00037-RSB; and Appeals at the Court of Appeals of Virginia Record No. 2019-23-3 and Virginia Supreme Court No. 230646.

CERTIFICATE OF SERVICE

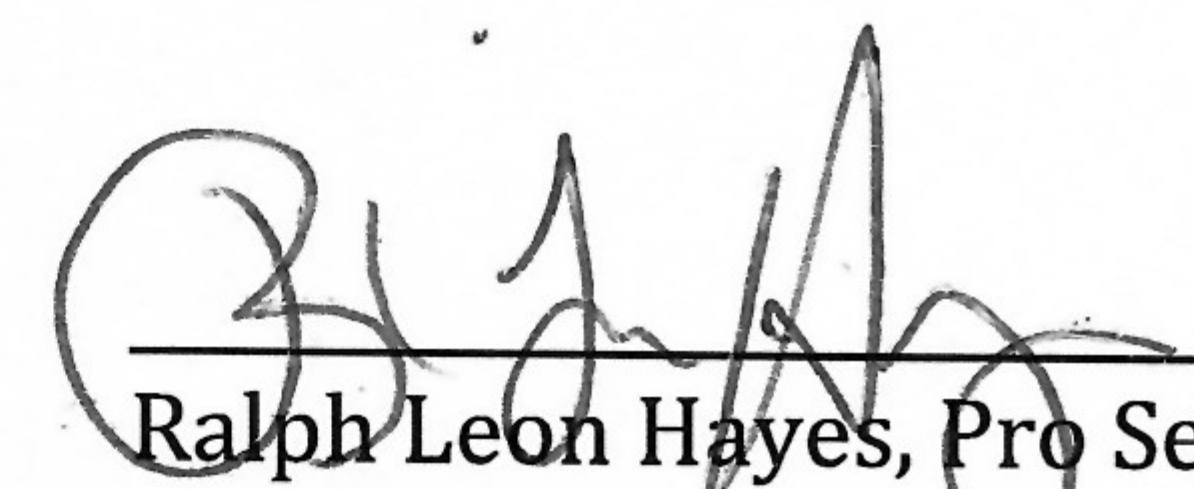
Clerk for the US District Court of Appeals for the Fourth Circuit dated December 11, 2023 and Appellant certifies that a true copy will be served by First Class Mail to all parties, addressed as shown below:

Regards,

Dated: December 11, 2023

Enclosures:

Copy:



Ralph Leon Hayes, Pro Se
Disabled Veteran 100%
1107 Ashburn Drive
Forest, VA 24551
(434) 851-3544
Raf.hayes@gmail.com

Nelson Mullins Riley & Scarborough LLP
Attn: David M. Barnes, Jr., Esquire (VSB No. 86747)
Suite 900
101 Constitution Avenue NW
Washington DC 20001
David.barnes@nelsonmullins.com

Cohn, Goldberg & Deutsch, LLC
Attn: Kevin R. Hildebeidel, Esquire
Suite 1650
901 East Byrd Street
Richmond VA 23219
khildebeidel@cgd-law.com

Cohn, Goldberg & Deutsch, LLC
Attn: Jason S. Murphy, Esquire
Suite 301
1099 Winterson Road
Linthicum Heights MD 21090
foreclosureattorney@cgd-law.com

Angela M. Scolforo, CH 13 Trustee
Shannon T. Morgan, Esquire (VSB No. 84978)
Office of the CH 13 Trustee
PO Box 2103
Charlottesville VA 22902
SMorgan@CvilleCh13.net

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION

Ralph Leon Hayes,

Appellant,

v.

Civil Action No. 6:23CV00049

Fay Servicing, LLC, et al.

Appellee.

NOTICE

This case is before the Court pursuant to Appellee Motion to Dismiss for Lack of Prosecution filed 12/5/2023. The Court will give Appellant twenty-one (21) days from the date of this Notice to submit any further counter-affidavits or other relevant evidence contradicting, explaining or avoiding Appellee's evidence. Both sides are advised that if documents or affidavits outside the pleadings are submitted by either party, any remaining motion(s) to dismiss under Rule 12(b)(6) of the Federal Rules of Civil Procedure may be considered as motion(s) for summary judgment under Rule 56 of the Federal Rules of Federal Civil Procedure.

If Appellant does not respond to Appellee's pleadings, the Court will assume that Appellant has lost interest in the case, and/or that Appellant agrees with what the Appellee states in their responsive pleading(s). If Appellant wishes to continue with the case, it is necessary that Appellant respond in an appropriate fashion. Appellant may wish to respond with counter-affidavits or other additional evidence as outlined above. However, if Appellant does not file some response within the twenty-one (21) day period, the Court may dismiss the case for failure to prosecute.

Issued and mailed this 6th day of December, 2023.

LAURA A. AUSTIN, CLERK

By: s/A. Little
Deputy Clerk



November 30, 2023

RALPH HAYES
1107 ASHBURN DR
FOREST, VA 24551

RE: Borrower: RALPH HAYES & CATHERINE HAYES
Account Number: [REDACTED]
Property Address: 1107 ASHBURN DR FOREST, VA 24551

Dear Ralph Hayes:

Fay Servicing, LLC ("Fay") received your letter dated October 28, 2023 regarding the above-referenced mortgage loan. Fay's responses to the specific concerns raised in your letter are provided below.

- a. **In your letter, you state that the loan was rescinded on December 12, 2005 therefore the loan held with Fay is void. In addition, you indicate that the Note, Good Faith Estimate, Truth in Lending Disclosures and Deed of trust were not signed by you and were illegally signed with your signature.**

We have carefully reviewed this request and determined that in accordance with the Real Estate Settlement Procedures Act (RESPA) & Regulation X, Fay Servicing, LLC ("Fay") is not required to conduct a new review of this most recent Notice of Error.

The error(s) asserted is substantially the same as error(s) previously raised which we already researched and responded to on February 10, 2023, April 7, 2023, April 21, 2023, April 24, 2023, May 10, 2023, May 17, 2023 and August 9, 2023. Specifically, you did not provide new & material information that we did not review in connection with responding to the prior Notice of Error. As such, we enclosed our previous response letter, which provides a necessary explanation.

Fay, as the Loan servicer, is entitled to initiate and complete a foreclosure sale of the Property on behalf of the Trust, pursuant to the terms of the Note and Deed of Trust due to your longstanding default on the Loan. You fail to assert any error committed by Fay or otherwise show that the Loan is not in default. As such, there is nothing illegal or wrongful about the foreclosure.

As of the date of this letter, the loan is due for April 1, 2012 and all subsequent payments. The loan was referred to foreclosure on July 15, 2021 and a foreclosure sale date is scheduled for December 14, 2023. In addition, it is important to note that your account is escrowed for both

Fay Servicing, LLC is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation has been discharged or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. NMLS ID No. 88244



taxes with Bedford County and your insurance with USAA. Fay can further confirm that no late fees have been assessed to the loan. The loss mitigation application that was received on November 1, 2023 is currently under review, however as the application was received less than 45 days prior to the scheduled sale, Fay is unable to guarantee protection or loss mitigation options will be provided.

You have the right to request the documents relied upon by Fay in reaching its determinations. We have enclosed those documents for your convenience. If you have any questions, please contact your Account Manager, Jeffery Fahey at (630) 282-7520. Fay Servicing, LLC can be reached at 800-495-7166 Monday – Thursday 8:00 A.M. – 7:00 P.M., Friday 8:00 A.M. – 5:00 P.M., and Saturday 9:00 A.M. – 12:00 P.M. CST.

Sincerely,

Fay Servicing, LLC

Enclosures 1

NOTICE OF RIGHT TO CANCEL

Loan Number: [REDACTED]

Borrowers: CATHERINE B HAYES, RALPH L HAYES

Property Address: 1107 ASHBURN DRIVE, FOREST, VIRGINIA 24551

EXHIBIT # 1
CASE NO. CL22001587-01
BEDFORD CIRCUIT COURT, VA
APRIL 14, 2023

YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage, lien or security interest on or in your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

1. the date of the transaction, which is DECEMBER 8, 2005
2. the date you receive your Truth in Lending disclosures; or
3. the date you receive this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien or security interest is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage, lien or security interest on or in your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at
UNITED MORTGAGE LENDERS, INC
5201 CONGRESS AVE #C234
BOCA RATON, FLORIDA 33487

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of DECEMBER 12, 2005 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL.


Consumer's Signature: RALPH L. HAYES Date: 12/12/05

ACKNOWLEDGMENT OF RECEIPT

EACH OF THE UNDERSIGNED HEREBY ACKNOWLEDGES THE RECEIPT OF TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL.

RALPH L. HAYES

Date

(RECEIVED) (RECORDED)
COPY

NOTICE OF RIGHT TO CANCEL

Transcript No. [REDACTED]

Barry L. Hayes, Esquire, Hayes and Hayes, PLLC

Physical Address: 1007 PINEBURN DRIVE, FOREST, VIRGINIA 24551

YOUR RIGHT TO CANCEL:

You are entering into a transaction that will result in a mortgage, lien, or security interest in your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

1. the date of the transaction, which is **DECEMBER 8, 2005** or
2. the date you receive your Truth in Lending disclosures; or
3. the day you receive this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien, or security interest is also canceled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage, lien, or security interest in your home has been canceled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

HOW TO CANCEL:

If you decide to cancel this transaction, you may do so by notifying us in writing, as

Name of Creditor **UNITED MORTGAGE LENDERS, INC.**

Creditor's Business Address **5131 CONGRESS AVENUE, SUITE C234
BOCA RATON, FLORIDA 33487**

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send a notice no later than midnight of **12-26-05** (or midnight of the third business day following the latest of the three events listed above.) If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

2/15/05
Consumer's Signature

2/15/05
Date

ON THE DATE LISTED ABOVE WE UNDERSTAND EACH RECEIVED TWO (2) COMPLETED COPIES OF THE NOTICE OF RIGHT TO CANCEL IN THE FORM PRESCRIBED BY LAW ADVISING ME/US OF MY/OUR RIGHT TO CANCEL THIS TRANSACTION.

RALPH L. HAYES Date

RALPH L. HAYES Date

Date

Date

Date

Date



REPRESENTATION OF PRINTED DOCUMENT

PO Box 619063
Dallas, TX 75261-9063

3-775-16619-0000373-001-01-000-000-000-000

CATHERINE B HAYES
RALPH L HAYES
PO BOX 2192
LYNCHBURG VA 24505-2192

← Wrong addressed mailed to

Welcome to Fay Servicing, LLC

Welcome to Fay Servicing, LLC, your new mortgage loan servicer. This welcome kit is designed to introduce you to our company and help you understand the customer centric model that we employ for loan servicing. At Fay Servicing, LLC we do not adopt the standard approach to loan servicing because our business is not just about debt collection on an account number associated with your loan. At Fay Servicing, LLC we understand that you are not just a loan number - **you are a homeowner** - and we are dedicated to making sure that you receive the individual attention and assistance you deserve.

Our Model:

Here at Fay Servicing, LLC, if you fall behind on your mortgage and you call us, you get a person on the other end of the line that is an educated financial professional who maintains fewer than 20% of the account workload that is found with traditional collectors in other servicing companies. You will have access to the individual phone line of your Account Manager so that you can contact them directly with questions and concerns. Your personal Account Manager has been assigned to your account to know who you are, understand your situation, and is trained to provide you with the assistance you need. We want to eliminate the frustration that can occur when trying to resolve a question about your statement or an issue with your monthly payment. That's why your personal Account Manager, a competent professional who understands today's mortgage market and cares about you and your home, has extensive experience working with mortgage loans and servicing processes to assist you when you need support.

If you have questions or concerns about your loan or if you want to talk to your mortgage servicing company, we are here to help and ready to assist you. Please don't hesitate to contact us today at 1-800-495-7166!

REPRESENTATION OF PRINTED DOCUMENT

3-775-16619-0000373-001-07-000-000-000-000

**FAY
SERVICING**

01/29/21

CATHERINE B HAYES
RALPH L HAYES
PO BOX 2192
LYNCHBURG VA 24505-2192

Incorrect address!

Provide signed IRS Form 1098?

RE: Request for Taxpayer Identification Number and Certification (Form W-9)
Account Number: [REDACTED]
Property Address: 1107 ASHBURN DR
FOREST VA 24551

Dear Borrower,

IRS regulations require that we issue Form 1098 to our customers each year and that we obtain and maintain accurate records for this purpose.

Our records indicate that we have not yet obtained written verification of the taxpayer information associated with the account referenced above. You must provide us with an accurate Taxpayer Identification Number (TIN), and failure to do so may result in a \$50 penalty under IRC 6723.

Enclosed please find Form W-9 to complete, sign and return as soon as possible for timely processing. The address to which you should send the Form is as follows:

Fay Servicing, LLC
Tax Verification Department
P.O. Box 814609
Dallas, TX 75381-4609

If you have any questions, please contact Fay Servicing, LLC today at 1-800-495-7166. We are available Monday through Thursday 8am to 9pm., Friday from 8:30am to 5pm., and Saturday from 10am to 4pm CST.

Thank you,

Fay Servicing, LLC

Fay Servicing, LLC is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our office hours are Monday-Thursday 8 A.M. - 9 P.M. Friday 8:30 A.M. - 5 P.M., and Saturday 10 A.M. - 4 P.M. CST. Call today: 1-800-495-7166. NMLS ID# 88244. NC residents: Fay Servicing, LLC, NC Permit Number 112302, 425 S. Financial Place, Suite 2000, Chicago, IL 60601. INTERNET REPRINT

REPRESENTATION OF PRINTED DOCUMENT

3-775-16619-0000373-001-08-000-000-000-000

W-9Form (Rev. October 2018)
Department of the Treasury
Internal Revenue Service**Request for Taxpayer Identification Number and Certification**► Go to www.irs.gov/FormW9 for instructions and the latest information.

Give Form to the requester. Do not send to the IRS.

Print or type.
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.					
2 Business name/disregarded entity name, if different from above					
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.					
<input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► <small>Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</small> <input type="checkbox"/> Other (see instructions) ►					
4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):					
Exempt payee code (if any) _____					
Exemption from FATCA reporting code (if any) _____					
(Applies to accounts maintained outside the U.S.)					
5 Address (number, street, and apt. or suite no.) See instructions.			Requester's name and address (optional)		
6 City, state, and ZIP code					
7 List account number(s) here (optional)					

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number									
			-			-			

Employer identification number									
			-						

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ►	Date ►
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

070004643

UNITED MORTGAGE
LENDERS, INC.

ACCT# [REDACTED]

ULLMFIELD RE 11614
07 APR -5 1111:00

When Recorded, Mail and Return To:
HSBC - CL Acquisitions
577 Lamont Rd.
P.O. Box 8641
Elmhurst, IL 60126

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Corporation Assignment of Deed of Trust

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to [REDACTED]

all beneficial interest under that certain Deed of Trust dated DECEMBER 8, 2005
executed by CATHERINE B. HAYES, A MARRIED WOMAN AND RALPH L.
HAYES, A MARRIED MAN, AS RALPH L HAYES AND CATHERINE B
HAYES

Recorded
on 1/10/2007
→

to [REDACTED], Trustor,
and recorded as Instrument No. 07000456 on 1-10-07 in book
page [REDACTED], of Official Records in the County Recorder's office of BEDFORD
County, VIRGINIA, describing land therein as:
ATTACHED HERETO AND MADE A PART HEREOF

APN# 135-33-2-9

Mortgage Electronic Registration Systems, Inc.
P.O. Box 2026, Flint, MI 48501-2026

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with
interest, and all rights accrued or to accrue under this Deed of Trust.

MINI [REDACTED] UNITED MORTGAGE LENDERS,
INC., A FLORIDA CORPORATION
Todd Gilmore

SEE ATTACHED LEGAL DESCRIPTION

STATE OF Florida FLORIDA
COUNTY OF Palm Beach)
[REDACTED] SS

Notarized
on
12/14/2005
→

On 14th December 2005 before me, Todd Gilmore

personally appeared _____

NAME, TITLE OF OFFICER

personally known to me -OR-

proved to me on the basis of satisfactory evidence to be the person(s) whose name(s)
is/are subscribed to the within instrument and acknowledged to me that he/she/they
executed the same in his/her/their authorized capacity(ies), and that by his/her/their
signature(s) on the instrument the person(s), or the entity upon behalf of which the

CAROL HARRIGAN acted, executed the instrument.

CAROL HARRIGAN WITNESS my hand and official seal.

COMMISSION NUMBER

DD077604

MY COMMISSION EXPIRES

JAN. 2, 2006

PREPARED BY:

MARILOU KUBICA
577 LAMONT RD.
ELMHURST, IL 60126
630-617-7000

M. Kubica

HP422358-9/97 19521.13857

